

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**William S. Duffett Jr.**  
Debtor(s)

Bankruptcy Case No.: 18-24794-CMB  
Per February 20, 2020 Proceeding  
Chapter: 13  
Docket No.: 73 – 68, 71  
Concil. Conf.: May 7, 2020 at 02:30 PM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED  
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

**(1.) PLAN CONFIRMATION:**

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated November 26, 2019 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$2,496.00 as of March, 2020. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☒ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on May 7, 2020 at 02:30 PM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: The secured claim(s) of the following creditor(s) shall govern, and then following all allowed post-petition payment change notices filed of record: Citizens Bank (Cl. #7)

The secured claim(s) of the following Creditor(s) shall govern as to claim amount, to be paid at the modified plan terms: Ally Financial (Cl. #2)

No further payments to secured/priority part of following claims because of: surrender of



**(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:**

**A. Objections to the Plan.** Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

**B. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**C. Review of Claims Docket and Objections to Claims.** Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

**D. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**E. Filing Amended Plans.** Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

**A.** After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.


**B.** Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

**C.** Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

**D.** Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

**E.** The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

**F.** In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

  
Carlota M. Böhm, Judge  
United States Bankruptcy Court

Dated: February 26, 2020

cc: All Parties in Interest to be served by Clerk in seven (7) days

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 William S. Duffett, Jr.  
 Debtor

Case No. 18-24794-CMB  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: dric  
 Form ID: 149

Page 1 of 2  
 Total Noticed: 33

Date Rcvd: Feb 26, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2020.

db	+William S. Duffett, Jr., 410 Farmcrest Drive, Oakdale, PA 15071-9396
cr	+Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
cr	+Township of North Fayette/West Allegheny School Di, Goehring, Rutter, and Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES 15219-6101
14978393	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14964795	+Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
14964796	+Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14964799	Citizens One Home Loans, PO Box 42111, Providence, RI 02940-2111
14964806	+North Fayette Township, c/o Thomas Falcioni, Tax Collector, 400 North Branch Road, Oakdale, PA 15071-3646
15061014	+PNC Bank, Mortgage Servicing Mailstop P5-PCLC-01-I, 2730 Liberty Avenue, Pittsburgh, PA 15222-4704
14964808	+Santander Consumer USA, Po Box 961245, Ft Worth, TX 76161-0244
14964809	+Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
14972873	+Santander Consumer USA Inc., P.O. Box 560284, Dallas Tx 75356-0284
14996823	+Township of N. Fayette/West Allegheny School Dist., Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
14964812	+West Allegheny School District, c/o Thomas Falcioni, Tax Collector, 400 North Branch Road, Oakdale, PA 15071-3646

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr	+E-mail/Text: kbarkley@bernsteinlaw.com Feb 27 2020 03:21:31 Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14964794	+E-mail/Text: ally@ebn.phinsolutions.com Feb 27 2020 03:19:28 Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
14964793	+E-mail/Text: ally@ebn.phinsolutions.com Feb 27 2020 03:19:28 Ally Financial, P.O. Box 380901, Bloomington, MN 55438-0901
14971904	E-mail/Text: ally@ebn.phinsolutions.com Feb 27 2020 03:19:28 Ally Financial, PO Box 130424, Roseville MN 55113-0004
14964797	E-mail/Text: bankruptcy@cavps.com Feb 27 2020 03:20:56 Cavalry Portfolio Services, Po Box 27288, Tempe, AZ 85285
14964798	+E-mail/Text: bankruptcy@cavps.com Feb 27 2020 03:20:56 Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
14985964	+E-mail/Text: bankruptcy@cavps.com Feb 27 2020 03:20:56 Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14964802	+E-mail/PDF: creditonebknofications@resurgent.com Feb 27 2020 03:25:40 Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
14964801	+E-mail/PDF: creditonebknofications@resurgent.com Feb 27 2020 03:27:20 Credit One Bank, Po Box 98875, Las Vegas, NV 89193-8875
14964803	E-mail/Text: mrdiscen@discover.com Feb 27 2020 03:19:30 Discover Financial, Pob 15316, Wilmington, DE 19850
14969060	E-mail/Text: mrdiscen@discover.com Feb 27 2020 03:19:30 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14964804	+E-mail/Text: mrdiscen@discover.com Feb 27 2020 03:19:30 Discover Financial, Po Box 3025, New Albany, OH 43054-3025
14964805	E-mail/Text: sbse.cio.bnc.mail@irs.gov Feb 27 2020 03:19:41 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14996084	E-mail/PDF: resurgentbknofications@resurgent.com Feb 27 2020 03:25:52 LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14964807	+E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 27 2020 03:20:16 PA Departmenet of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
14968842	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 27 2020 03:20:16 Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946
14964811	+E-mail/Text: bankruptcy@sw-credit.com Feb 27 2020 03:20:27 Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
14964810	+E-mail/Text: bankruptcy@sw-credit.com Feb 27 2020 03:20:27 Southwest Credit Systems, 4120 International Parkway, Carrollton, TX 75007-1958
14991344	E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Feb 27 2020 03:38:12 Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
	TOTAL: 19

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	Citizens Bank Of Pennsylvania
cr	PNC BANK NATIONAL ASSOCIATION
14983496	Citizens Bank of Pennsylvania

District/off: 0315-2

User: dric  
Form ID: 149

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Total Noticed: 33

Date Rcvd: Feb 26, 2020

14964800\* Citizens One Home Loans, PO Box 42111, Providence, RI 02940-2111

TOTALS: 3, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 28, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2020 at the address(es) listed below:

Christina Joy Pross on behalf of Creditor Citizens Bank Of Pennsylvania cpross@mwm-law.com  
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com  
Jeffrey R. Hunt on behalf of Creditor Township of North Fayette/West Allegheny School  
District jhunt@grblaw.com, cnoroski@grblaw.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Lauren M. Lamb on behalf of Debtor William S. Duffett, Jr.  
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com  
Mary F. Kennedy on behalf of Creditor Citizens Bank Of Pennsylvania mary@javardianlaw.com,  
tami@javardianlaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 9